

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-21521-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charles Lowe
29 Old Schoolhouse Road
Asbury, NJ 08802

Social Security No.:
xxx-xx-5879

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on June 8, 2019 and a confirmation hearing on such Plan has been scheduled for October 23, 2019: 10AM.

The debtor filed a Modified Plan on October 21, 2019 and a confirmation hearing on the Modified Plan is scheduled for December 3, 2019: 10AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 22, 2019

JAN: rms

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Charles Lowe
 Debtor

Case No. 19-21521-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 186

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 Total Noticed: 36

Date Rcvd: Oct 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2019.

db
 518320435 +Charles Lowe, 29 Old Schoolhouse Road, Asbury, NJ 08802-1206
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 518292263 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 518292264 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998)
 518398123 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
 518397085 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 518292268 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
 518292269 +Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
 518292273 +New Jersey attorney General, Div. of Law, Hughes Justice Complex, 25 Market St., Box 112,
 Trenton, NJ 08611-2148
 518424114 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245,
 Trenton, NJ 08695)
 518292275 State of New Jersey, Div of Taxation, Compliance Enforcement-Bankruptcy Unit,
 50 Barack St., 9th Floor, PO BOX 245, Trenton, NJ 08695-0628
 518292278 +US Attorney of NJ, 970 Broad Street, 7TH FL., Newark, NJ 07102-2527
 518292277 +US attorney General, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
 518292279 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
 (address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
 Greenville, SC 29606)
 518397079 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 518385245 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438
 518292280 +Wf/preferr, Attn: Bankruptcy Department, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 22 2019 23:25:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 22 2019 23:25:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518292262 E-mail/Text: ebn@americollect.com Oct 22 2019 23:25:41 Americollect, Po Box 1566,
 Manitowoc, WI 54221
 518292266 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 23 2019 00:00:26 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518317561 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 23 2019 00:13:25
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 518317562 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 23 2019 00:13:25 Capital One N.A.,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 518292267 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 22 2019 23:59:56 Capital One Na,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518295863 +E-mail/Text: bankruptcy@cavps.com Oct 22 2019 23:25:48 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 518292270 E-mail/Text: mrdiscen@discover.com Oct 22 2019 23:24:44 Discover Financial,
 Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
 518301189 E-mail/Text: mrdiscen@discover.com Oct 22 2019 23:24:44 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 518292271 +E-mail/Text: cio.bncmail@irs.gov Oct 22 2019 23:24:57 IRS, PO Box 7346,
 Philadelphia, PA 19101-7346
 518292272 +E-mail/Text: bncnotices@becket-lee.com Oct 22 2019 23:24:48 Kohls/Capital One,
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 518401268 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 22 2019 23:36:54
 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,
 Norfolk VA 23541
 518411232 E-mail/Text: ebn@americollect.com Oct 22 2019 23:25:41 Progressive Physician Associates,
 c/o Americollect Inc., P.O. Box 1566, Manitowoc, WI 54221-1566
 518292274 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 22 2019 23:25:50 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 518316918 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 22 2019 23:25:50 Quicken Loans, Inc.,
 635 Woodward Avenue, Detroit MI 48226-3408
 518322038 +E-mail/PDF: gecsedirecoverycorp.com Oct 22 2019 23:38:08 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518415611 +E-mail/PDF: gecsedirecoverycorp.com Oct 22 2019 23:38:08 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518292276 +E-mail/Text: bankruptcydepartment@tsico.com Oct 22 2019 23:26:07 Transworld Sys Inc/33,
 Attn: Compliance Dept, Po Box 15630, Wilmington, DE 19850-5630

TOTAL: 19

District/off: 0312-3

User: admin
Form ID: 186

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Total Noticed: 36

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518292265* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Stephen M. Zullo on behalf of Debtor Charles Lowe szullo@simonattorneys.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5